

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE)	CHAPTER 13
)	
)	CASE NO.: 23-11728-PMM
)	
MAWULI K NYAKU,)	
Debtor)	
~~~~~	)	
BRIDGECREST CREDIT COMPANY, LLC AS	)	
SERVICER FOR CARVANA, LLC,	)	
Movant	)	<b><u>HEARING DATE:</u></b>
vs.	)	Wednesday, February 14, 2024
	)	1:00 P.M.
	)	
MAWULI K NYAKU,	)	
	)	
and	)	
	)	
KENNETH E. WEST	)	<b><u>LOCATION:</u></b>
	)	900 Market Street, Suite 400
Trustee	)	Courtroom No. 1
	)	Philadelphia, PA 19107

**MOTION FOR RELIEF FROM AUTOMATIC STAY**

AND NOW, comes the above-captioned Movant, Bridgecrest Credit Company, LLC as Servicer for Carvana, LLC, by and through their attorney, Regina Cohen, who files this Motion based upon the following:

1. The Movant is a corporation having a principal place of business located at 7457 E. Hampton Ave., Mesa, AZ 85209.
2. The Respondent, Mawuli K Nyaku is an individual with a mailing address at 4755 Essex Drive, Doylestown, PA 18902, who has filed a Petition on June 13, 2023 under Chapter 13 of the Bankruptcy Code.
3. On or about October 21, 2022, Debtor Mawuli K Nyaku entered into a Retail Installment Sales Contract, involving a loan in the amount of \$44,553.80 for the purchase of a 2016 Mercedes-Benz S-Class Sedan 4D S550 AWD 4.6L V8 Turbo.
4. The vehicle secured by the Contract has V.I.N. WDDUG8FB2GA236874.

5. Movant is the assignee of the Contract.

6. The above – described vehicle is encumbered by a lien with a payoff in the amount of \$41,038.21 plus other appropriate charges as of January 03, 2024 but subject to change. The regular monthly payment is \$872.00 at an interest rate of 12.03%.

7. Applying payments received to the earliest payment due, payments have been missed post-petition, since October 21, 2023 in the amount of \$2,611.00, plus all applicable late charges, interest, attorneys' fees and costs.

8. The Property has a N.A.D.A. Value of \$32,475.00.

9. The vehicle is not necessary to an effective reorganization.

10. The Movant is the only lienholder of record with regard to the vehicle.

11. Failure to make adequate protection payments is cause for relief from the automatic stay.

12. The Movant has incurred attorney's fees in the filing of this Motion.

13. The vehicle is a rapidly depreciating asset. Movant requests the waiver of Rule 4001(a)(3).

WHEREFORE, Movant prays for your Honorable Court to enter an Order permitting the Movant to proceed with the repossession proceedings of the aforementioned vehicle.

Respectfully submitted,  
Lavin, Cedrone, Graver, Boyd & DiSipio

/s/ Regina Cohen  
Regina Cohen  
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